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Periodical: The Weekly Statement, 21 October 1896

Prospect Hill Plantation

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POST & BOWLES,

New Orleans,

Managers for Louisiana and Mississippi.

The Largest and Most Profitable Insurance Company in the World.

THE WEEKLY STATEMENT

ISSUED BY

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK,

RICHARD A. McCURDY, PRESIDENT.

Vol. XXIII. No. 23.]

Office: NASSAU, CEDAR AND LIBERTY STREETS.

[October 21, 1896.

OUR BANNER.

At the present time this is a much bannered nation. Every city and town is decorated with the colors of the many candidates for national honors.

The candidates are so unusually numerous and the platforms so various that the voters are somewhat confused as to the party most deserving their support, and in the excitement and confusion of the political campaign other interests of vast importance are in danger of being overlooked.

To attract the attention of the people to one of the most important of these interests we gladly unfurl the banner of The Grand Old Mutual Life,

THE GREAT HOME MAKER

AND

HOME SAVER,

whose beneficent operations have been carried on for more than half a century without an exceptional case, resulting in the welfare of the multitudes who have committed the interests of their families to its keeping.

It will make very little difference to your wife and children which political party wins, if, when you have joined "the great majority," it is found that you have made no provision for the support of the family.

Then vote, and vote early, for The Grand Old Mutual, depositing your ballot by your premium payment for a liberal policy.

The man who supports this great Company never loses his vote, but always finds himself on the winning side.

This banner waves over thousands of homes in this and other lands. It is not always visible to the eye of the passer-by, because no gaudy bunting is needed to proclaim it, but it is there, protecting the home and saving it in the hour of dire extremity.

FOR WAGE-EARNERS

THE great mass of mankind are wage-earners, at a rate of compensation precluding adequate provision for their dependents by any ordinary method of saving. Their onerous efforts, like the labor of Sisyphus, only serve to keep the stone of present adversity from rolling back upon them. The father planning for the future saw, however such results as he might obtain by self-denial and incessant toil depended on his living out his active years. But if he failed in this? Here was a contingency against which, unaided, he could not provide. This need was the parent of Life Insurance. And here the true definition of the subject is suggested. It is not the life that is insured, but an equivalent for the earnings which those years would have produced had life been prolonged to the active limit. No other equivalent for this contingent loss has ever been devised.

H. I. C.

IN THE GREEN MOUNTAIN STATE.

COMPANIES.	INSURANCE IN FORCE.			New Business 1895.
	1890.	1895.	Gain in Five Years.	
1—Mutual Life,	\$4,363,210	\$5,624,105	\$1,260,895	\$800,494
2—New York Life,	2,785,381	4,195,701	1,410,320	574,000
3—National,	2,305,407	3,434,387	1,128,980	638,359
4—Equitable,	2,688,414	3,079,905	391,491	333,766
5—Connecticut General, ...	1,757,977	2,089,627	331,650	247,844
6—Northwestern,	997,783	1,712,696	714,913	251,301
7—Phoenix,	578,792	1,269,652	690,860	674,271
8—Etna,	994,364	1,225,638	231,274	151,840
9—Connecticut Mutual, ...	567,160	1,158,094	590,934	119,000
10—Massachusetts Mutual,	711,066	887,099	176,033	153,500
11—State,	210,213	557,531	347,318	129,159
12—Travelers,	616,677	537,207	— 79,470	14,000
13—Vermont,	480,145	502,415	22,270	37,437
14—New England,	211,525	210,893	— 632	16,027
15—Metropolitan, ... ..	.....	200,906	200,906	137,000
16—Mutual Benefit,	187,768	189,234	1,466	17,270
17—United States,	144,295	182,760	38,465	1,600
18—Provident Savings, ...	112,100	178,500	66,400	51,500
19—Penn Mutual,	52,000	137,000	85,000	9,000
20—Home,	113,355	121,928	8,573	12,003
21—Union Mutual,	67,878	108,452	40,574	46,566
22—Manhattan,	46,175	98,325	52,150	10,000
23—Union Central, ... ..	.....	92,500	92,500	65,000
24—Washington,	111,201	69,957	— 41,244	3,000
25—Life Ins. Clearing Co.,...	.....	60,600	60,600	105,600
26—Provident L. & T., ...	.....	18,567	18,567	.....
27—John Hancock, ... ..	.....	15,250	15,250	4,000
28—Kansas Mutual, ... ..	.....	13,000	13,000	3,000
Twenty-eight Companies,...	\$20,102,886	\$27,971,929	\$7,869,043	\$4,596,537
THE MUTUAL LIFE'S SHARE OF ALL.	22 Per Cent.	20 Per Cent.	16 Per Cent.	17 Per Cent.

MUTUAL LIFE VS. THE TWO VERMONT COMPANIES.

National and Vermont Life,	\$2,785,552	\$3,936,802	\$1,151,250	\$665,796
Mutual Life,	4,363,210	5,624,105	1,260,895	800,494
Mutual Life over Both, ...	\$1,577,658	\$1,687,303	\$109,645	\$134,698

THE above table shows that The Mutual Life leads all companies doing business in Vermont as to amount of insurance in force and new business written. It is also a fact that the G. O. M. has forty-three per cent. more insurance in force in Vermont than the two home companies, the National Life and the Vermont Life, and did twenty per cent. more new business than both of them. This record has been accomplished and maintained in recent years under the management of Messrs. Cheney & Cheney, of Manchester, N. H., who know how to write new business and keep their hands at poetry. May they long continue to excel in both accomplishments, as they are exercised in the interest of The Mutual Life among the green hills of New Hampshire and Vermont.

The Mutual Life not only led all companies doing business in Vermont in 1895, but in the last five years, as well as in 1895, it did as much new business as the combined amount done by the eighteen minor companies and one-fifth of all done in the Green Mountain State by all companies combined.

J. W. G.

THE BEST COMPANY IS THE COMPANY WHICH DOES THE MOST GOOD.

THE WEEKLY STATEMENT.

WEDNESDAY, OCTOBER 21, 1896.

AVERAGE DAILY PAYMENTS LAST WEEK.

15 Endowments paid,	\$51,515 21
73 Death Claims paid,	285,462 60

Total Claims Paid Last Week, ...	\$336,977 81
Average Daily Payments,	56,162 97

RELENTLESS BUT BENEVOLENT.

LAW is everywhere.

It is traced in the sea and read on the starry sky. In all things minute and mighty it has its tokens.

Its inexorable reign may be seen in matter, mind and morals; in commerce and in social intercourse.

No matter what we may think about it, it remains the same.

Fire burns. Water drowns. Gravitation never lets go its hold upon a single particle of matter, and the laws of chemical action never suspend their operation.

Transgression of law invariably means punishment. Whether we transgress willfully or ignorantly, it makes no difference so far as the results are concerned.

Law laughs at all excuses, subterfuges and efforts to nullify its influence. It can neither be coaxed, coerced, nor cheated.

Law will not allow you both to eat your cake and have it. If you do not sow you cannot reap. If you earn ten and spend ten, you have ten from ten leaves nothing. No disputing or crying will make it different.

But while law is so inexorable and relentless, it is, at the same time, benevolent in its very uniformity. Without this certainty and order, man would be ever at a loss what to expect. There would be no incentive to activity or motive to industry. Dr. McCosh says: "Suspicion and alarm would reign in every human breast; man would sink into indolence, with all the accompanying evils of reckless audacity and vice, fears would be in the way and he would dread the approach of danger from every quarter; feel himself confused as in a dream, or lost as in darkness, and after leading a brief and troubled existence, would disappear from the earth in misery."

How benevolent then is law. How profitable it is to know what, under certain circumstances, we may expect.

To apply this subject to the purpose for which this periodical exists, we observe that law is inexorable in its proclamation that we must die. No questioning, parleying, or opposition can prevent this result of living. Law is also relentless in placing the responsibility upon us of securing, if possible, the comfort of those dependent upon us. We can no more shake this off than we can get clear of our shadow.

Just here the benevolence of law appears.

Experts in the study of vital statistics, by long and careful research and observation, have discovered that a certain number in every adult thousand die at certain ages, and have thus been enabled to formulate rules by which to compute the expectation of life in individual cases, and also to determine the premiums necessary to be paid in order to secure certain amounts of insurance, so that each individual insurant may be sure of his claim being paid.

This amount takes into calculation the exceptions which are the proofs of the rule, and makes allowance for unusual expenditures.

Thus, reserves and surpluses are created, and amounts which experience proves are not needed to sustain insurance are returned at stated periods in profits to insurants.

So well have these laws been tested during the past half century by standard companies that those who patronize them and fulfill their conditions may count upon positive results with a certainty akin to the certainty of the results of gravitation in any given case.

The haphazard methods and hand-to-mouth conditions of assessment institutions and kindred concerns must ever leave their patrons in circumstances of anxiety and doubt.

The laws of The Mutual Life Insurance Company of New York, tested under almost every imaginable condition, are inexorable.

The condition of the applicant's health must, after careful examination, reach certain standards, the family health record must be favorable, and the stipulated premiums must be paid.

Sentiment counts for nothing in these connections, but the conditions being met, the benevolence of law becomes apparent, and the history of this great organization, in the certain relief and support afforded to the widow and the orphan, forms one of the brightest chapters in the history of beneficent institutions.

To make sure your investments and to place those in whose favor you invest in such positions of certainty as you plan for them when you have left them, the testimony of more than fifty years' faithful performance of promises commends to your patronage The Mutual Life Insurance Company of New York.

DIVIDENDS EXCEED THE PREMIUMS PAID.

THE late Horatio Locke, of Cambridge, Mass., was insured in The Mutual Life Insurance Company of New York for \$7,000 on two policies, one issued to him in 1866 for \$5,000, the other in 1876 for \$2,000.

The amount of the final claim paid to his heirs on both policies was \$11,241, the original insurance having been increased by dividends to the latter sum.

The first policy was issued to him at age forty-three, on the life ten-payment plan, the annual premium being \$306.90.

The total amount of premiums paid by the insured was \$3,069, less cash dividends used \$183.42, making the net premiums \$2,885.58.

The dividend additions declared amounted to \$3,675.52. The insured surrendered \$336.52 in payment of premiums, leaving a balance of \$3,339, or \$453.42 more than he had paid in premiums.

The settlement of this claim shows The Mutual Life to have paid

1—The face of the policy,	\$5,000 00
2—Returned all premiums paid,	2,885 58
3—An excess in dividends of,	453 42
Amount of claim,	\$8,339 00

The other policy was issued May 3, 1876, for \$2,000, on which there remained a balance of additions amounting to \$902, which was paid with the claim, making a total on both policies of \$11,241.

FOOD FOR THOUGHT.

THE public judgment falls with much harshness, and little pity, upon the useless drone in society's hive. The man devoid of occupation, the butterfly idler, has a despised place in our modern republic. But how much worse is he than the thoughtless liver, the one who spends all he gets as he goes, and saves no nest-eggs from which future support can grow? This is a common character; and the last thing he thinks of is a stable support or staff for the future. He doesn't forget the opera, or the races, or expensive living. Why forget the family's sheet-anchor, Life Insurance?

WHAT a curious thing habit is? How many homilies have been written upon it. It can be formed so well or so ill. It would take a book to fully elucidate this subject, but here is just one strange phase of it. "The older a man gets," says a bright writer, "the more difficult he finds it to believe that he must die." In other words, he has got so much in the habit of living that he grows more and more to suppose that he will always live. But it's just the reverse that is true. The more he lives the more by and by he wont live. Therefore, insure to-day.

IT doesn't make you fall into the sea to put on a life-preserver, or have one within reach. It merely gives you its immense and indispensable service when you do fall in. And so it is with Life Insurance. It preserves something where death would destroy all.

YOU may be called the best of husbands, and kindest of fathers, and a good fellow all around. You may be spoken of in terms of praise in the neighborhood that includes your home and that knows you best. But you cannot at last fulfill entirely this description if you continue on without insuring your life.

GLEANED FROM THE LIFE UNDER-WRITERS' CONVENTION.

AMERICAN Life Insurance forms a part of the history of our country, and dates back to its earliest beginnings. It has grown with our nation's growth; has kept abreast of every great enterprise; has become the greatest monetary wonder of the age, and, next to Christianity, is the most potent safeguard of our modern civilization.

LIFE Insurance also wields a moral power upon the individual policy-holder. It is conducive to the habit of saving. A policy-holder, after many years' experience, said: "I consider the habit of saving, acquired by a young man in keeping up a policy in a good company, worth equally as much to him as the amount of the policy."

LIFE Insurance, with its methods and results, is promotive of good morals. The system rests upon a moral foundation. The underlying principles are beneficence and equity. The object—the betterment of mankind. Providing for the fatherless and widows in their affliction finds daily exemplification in this wonderful plan of beneficence and human improvement.

A MAN's life will be freer from anxiety by having Life Insurance. It prevents worry and prolongs life and usefulness. Worry unfits a man for duty, and sends him to a premature grave. By the fact also of having made provision for old age and for those dependent upon him, a man has increased ability for benevolent purposes. The church, institutions of learning, and other worthy objects are therefore benefited and society is advanced.

BASED on the law of average, governed by business principles, and free from speculation and risk, Life Insurance provides absolute safety of investment. It is able to do for the family what experience has shown it is not possible for the individual to do. It not only makes provision in event of premature death, but produces a better investment than the average man is able to make for himself through the full period of his life.

IN the years 1893-4-5 six hundred and eighty-nine banks (national, state, savings and private), involving assets to the amount of \$200,801,795, were unable to withstand the financial depression, and were compelled to close their doors. During these years of extreme money stringency and paralysis of all kinds of business not a single American Life Insurance company failed, and the total amount paid to policy-holders exceeded \$350,000,000. This vast amount of money was distributed throughout the country at a time of extreme need, and was paid with perfect ease and without delay.

AMICUS FABLES—No. 10.

THE WEASEL, THE FROG AND THE ANT.

A LARGE Bull Frog that was sitting beside a stream and croaking continually was approached by a Weasel, who said: "You make A Great Deal of Noise, yet the little Ant at your feet is doing more work than you." "But," said the Frog, "the insect cannot be heard, while my notes circulate through the woods and over the moor." "That's only noise," replied the Weasel. "The Ant has got some sand about him, even if it is in hills, but you don't meet your own notes when they come due. Hills endure after notes mature."

MORAL—Talk is good, but action is better.

A SPLENDID INVESTMENT.

THOMAS R. GORDON, of New York City, at the age of thirty-two, applied to The Mutual Life Insurance Company of New York for an insurance of \$10,000 upon his life, and a policy for that amount was issued to him. The annual premium on the policy was \$250. This premium he paid in cash until 1866, when he began to use the dividends for that purpose.

Mr. Gordon paid to the Company forty-three annual premiums, amounting to \$10,750, less the amount of cash dividends used, \$5,760.18, making the net premiums paid by the insured, \$4,989.82.

Against this sum there remained a balance of additions credited to the policy of \$5,145, which is \$155.18 more than he had paid to the Company in premiums.

The total amount of dividend additions declared on this policy was \$14,794.10, or nearly one and one-half times as much as the original insurance.

The additions surrendered amounted to \$9,649.10, a sum nearly equal to the face of the policy. If the insured had paid all premiums in cash, leaving the dividends unused, the amount of claim would have been over \$24,794.

THEY KNOW A GOOD THING.

THE little "Island Kingdom" of Japan is the domicile of one hundred and thirty-two companies transacting the business of Life Insurance, with a membership of three hundred and thirty-seven thousand three hundred and seven. The "Japs" are remarkable for the avidity with which they grasp the business methods and advantages found in newer but more progressive countries. The fact that they have taken so kindly to Life Insurance is evidence that they have been studying the United States and its institutions pretty closely, for although not originating in this country, the business of insurance in general and Life Insurance in particular has made more rapid strides here than anywhere else in the world.

THE COMPANY'S BUSINESS.

THE MUTUAL LIFE recently paid a death claim for \$15,145 to the estate of the late Thomas R. Gordon, of New York City. The original amount of insurance was \$10,000.

MR. UPTON ROUSKULP, of Hagerstown, Md., was insured in The Mutual Life for \$2,000. The amount of the claim recently paid to his heirs was \$2,757.

A DEATH claim was recently paid to the heirs of the late Henry C. Williams, of Brooklyn, N. Y., amounting to \$7,854. The original insurance was for \$5,000. The cost to the insured was \$2,399.

THE late Edwin Kimball, of Forest City, Minn., held a Mutual Life policy for \$1,000. At his death the Company paid over to his heirs the sum of \$1,497.

THE late Dorr Russell, of Middlefield, N. Y., was insured in The Mutual Life for \$2,000. As a death claim his heirs recently received from the Company a check for \$3,708. The cost to the insured for this insurance was \$1,334.15.

THE MUTUAL LIFE recently paid to the estate of the late Charles H. Seabury, of Providence, R. I., the sum of \$1,745, on a policy of insurance that called for \$1,000. The cost to the insured was \$413.90.

A JOKE.

"Axes to grind" move the world,
The world moves on its axis.

Holds in trust for Policy Holders \$221,213,721.33.

Paid Policy Holders in 1895, over \$23,000,000.

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THE WEEKLY STATEMENT

Income for 1895, over \$48,000,000.

Total Death Claims paid to date, \$175,205,600 24
Total Matured Endowments paid to date, \$38,706,648 32

DEATH CLAIMS FOR WEEK ENDING SATURDAY, OCTOBER 10, 1896.

NAME.	OCCUPATION.	RESIDENCE.	Original Insurance.	Claim Paid by Company.	Premiums Paid in Cash.	Return Over Cost.
Leonard Newhouse ...	Merchant	Demopolis, Ala.	\$5,000 00	\$5,000 00	\$1,288 00	\$3,712 00
Frederick Kramer ...	Banker	Little Rock, Ark.	10,000 00	10,274 00	6,025 30	4,248 70
William T. Duvall ...	Farmer	Pope Valley, Cal.	2,000 00	2,018 00	765 69	1,252 31
George H. Weaver ...	Bookkeeper	Reedley, Cal.	5,000 00	6,679 00	2,069 07	4,609 93
James M. Holman ...	Mining Stock Broker.	Colorado Springs, Col. ...	1,000 00	1,096 00	434 99	661 01
Clarence E. Hunt ...	Hatter	So. Norwalk, Conn. ...	3,000 00	3,300 00	463 02	2,836 98
Henry Killam ...	Carriage Manufact'er	Branford, Conn.	18,910 00	19,513 00	17,145 88	2,367 12
Charles Beermann ...	Hotel Keeper	Atlanta, Ga.	10,000 00	10,000 00	5,456 00	4,544 00
John C. F. Horn ...	Confectioner	Honolulu, H. Islands ...	300 00	386 00	159 00	227 00
Edwin R. Wadsworth ...	Gen'l Agt. N. P. R.R.	Chicago, Ill.	2,680 00	2,720 00	1,491 58	1,228 42
Sigmund Heidweye...	Merchant	"	5,000 00	5,024 00	2,562 67	2,461 33
Charles F. Norton ...	Naval Officer	"	3,000 00	3,000 00	1,012 80	1,987 20
William E. Smiley ...	Brick Manufacturer...	Odon, Ind.	1,000 00	1,000 00	28 10	971 90
Claude D. Flippin ...	Butcher	Tulsa, Ind. Ter.	2,500 00	2,500 00	102 52	2,397 48
George S. Barr ...	Hotel Keeper	Britt, Ia.	1,000 00	1,000 00	111 36	888 64
Frederick L. Stacy ...	Inspector Customs ...	Gloucester, Mass.	1,000 00	1,003 00	349 44	653 56
Horatio Locke...	Provision Dealer ...	Cambridge, Mass.	7,000 00	11,241 00	5,115 33	6,125 67
Catherine Donovan...	Housekeeper	Salem, Mass.	2,500 00	2,500 00	716 74	1,783 26
John H. Bowman ...	Grocer	Hyde Park, Mass.	1,000 00	2,263 00	1,052 70	1,210 30
Joel H. Brown ...	Salesman	Winchester, Mass	5,000 00	5,036 00	1,482 14	3,553 86
Federico Koordell ...	Drug Store... ..	Mazatlan, Mexico	7,609 00	7,609 00	4,562 00	3,047 00
Heyman Alexander...	Retired Merchant ...	Bay City, Mich.	532 00	532 00	400 00	132 00
C. A. Malcouronne...	Treasurer	Detroit, Mich.	2,500 00	2,500 00	1,626 48	873 52
Joseph F. Benesch ...	Lithographer	St. Paul, Minn.	1,000 00	1,000 00	27 60	972 40
Ludwig L. Mock ...	Clerk	"	1,000 00	1,000 00	78 30	921 70
Chris. J. Hedemann...	Physician	Wright City, Mo	1,000 00	1,026 60	26 60	1,000 00
George S. Hoyt...	Quartermaster U.S.A.	Helena, Mont.	5,000 00	5,494 00	2,915 00	2,579 00
Robert P. Keating ...	Superintendent Mine	Virginia, Nev.	6,000 00	6,000 00	3,160 00	2,840 00
James J. Morrissey...	School Teacher... ..	Placentia, Newfoundland	1,000 00	1,000 00	92 10	907 90
M. L. W. Kitchen ...	Dry Goods	Gilmanton, N. H.	5,000 00	5,709 00	3,257 18	2,451 82
Jacob Knorr ...	Butcher	Palmyra, N. J.	106 00	106 00	81 00	25 00
Frank M. Bartow ...	Manager	Ridgewater, N. J.	3,000 00	3,000 00	262 80	2,737 20
Robert Dingwell ...	Leather	Newark, N. J.	2,000 00	2,134 00	1,126 27	1,007 73
Clinton N. Crasper...	Attending School ...	Waddington, N. Y.	1,000 00	1,000 00	144 60	855 40
Francis Peters ...	Ice Dealer... ..	Port Chester, N. Y.	1,000 00	1,000 00	491 58	508 42
Almon S. Carpenter...	Commission Merchant	Buffalo, N. Y.	5,000 00	5,295 00	4,800 38	494 62
Michael Wolbach ...	"	New York, N. Y.	3,000 00	3,513 00	1,665 00	1,848 00
John C. Southwick ...	Retired	"	20,000 00	20,000 00	11,384 30	8,615 70
Ernest S. Crouise ...	Consulting Engineer..	"	5,000 00	5,000 00	1,022 50	3,977 50
William R. Sutton ...	Merchant	Avoca, N. Y.	1,000 00	1,000 00	369 30	630 70
Samuel H. Sawyer ...	Farmer	Sparrowbush, N. Y.	1,000 00	1,000 00	102 30	897 70
James Alexander ...	Sanitary Inspector ...	Auburn, N. Y.	600 00	709 00	379 67	329 33
Edward D. Loveridge	Lawyer	Cuba, N. Y.	3,280 00	3,319 00	2,396 61	922 39
James Pickaids ...	None... ..	Cleveland, O.	6,000 00	7,202 00	3,063 67	4,138 33
Jacob Strader ...	Farmer	Scioto Township, O. ...	5,000 00	6,398 00	2,880 88	3,517 12
Henry A. Dietzel ...	Retired	The Dalles, Ore.	2,000 00	2,259 00	1,118 25	1,140 75
Aaron Brinker ...	Carpenter... ..	Rittersville, Pa.	290 00	291 00	109 65	181 35
James Scott ...	Shoe Manufacturer...	Northumberland, Pa. ...	3,000 00	3,005 00	800 88	2,204 12
Joseph R. Kerst ...	Railroad Agent... ..	Shoemakersville, Pa. ...	500 00	531 00	287 73	243 27
John Getz... ..	Plumber	York, Pa.	1,000 00	1,000 00	496 00	504 00
Marison Byellesby ...	Clergyman... ..	Meadville, Pa.	3,000 00	3,101 00	1,647 08	1,453 92
Jacob Turck ...	Shoemaker... ..	Wickford, R. I.	2,000 00	2,017 00	2,577 89	560 89
Andrew J. Zernon ...	Druggist	Charleston, S. C.	3,000 00	3,000 00	373 20	2,626 80
Thomas H. Harris ...	Bookkeeper	Hot Springs, S. Dak. ...	2,390 00	2,390 00	1,431 20	958 80
Claude M. Tolleson...	Salesman	Spartanburg, S. C.	1,000 00	1,000 00	210 62	789 38
Thomas J. Riley ...	Merchant	Brighton, S. C.	2,000 00	2,000 00	324 00	1,676 00
Orson P. Miles... ..	Salesman	Salt Lake City, Utah ...	500 00	607 00	220 75	386 25
Fred. H. Auerbach...	Merchant	"	30,000 00	30,000 00	11,673 90	18,326 10
James E. Martin ...	Grocer	Charlottesville, Va.	2,000 00	2,000 00	51 90	1,948 10
W. A. Brockenbrough	Farmer	Richmond, Va.	2,000 00	2,879 00	1,417 00	1,462 00
Willard Guild ...	"	North Shrewsbury, Vt. ...	1,000 00	1,024 00	351 90	672 10
Thomas J. Ormsbee...	None... ..	Proctor, Vt.	10,000 00	11,547 00	6,808 16	4,738 84
Ernest Dedolph... ..	Merchant	New London, Wis.	1,000 00	1,337 00	591 40	745 60
Ten Death Claims paid in Foreign Countries ...	...	...	27,375 00	27,375 00	5,745 78	21,629 22
Total Amount of 73 Death Claims Paid			\$ 268,572 00	285,462 60	130,385 74	155,076 86

15 Matured Endowments Paid, \$51,515 21

ACKNOWLEDGMENTS.

WATERVILLE, N. Y., September 19, 1896.

CLARENCE C. BOFF, ESQ., Agent.

DEAR SIR—I hereby acknowledge the receipt from your Company of drafts in payment of the insurance upon the life of the late William P. Locke for the sum of \$15,000, and I desire to thank you for the prompt manner in which your Company has adjusted this claim and made the payment of the loss.

MARINUS W. TERRY.

FARGO, N. D., September 25, 1896.

MR. DWIGHT G. HOLBROOK, General Agent.

DEAR SIR—I beg to acknowledge the receipt this day, through W. C. Boyce, District Manager of The Mutual Life Insurance Company of New York for this city, of the Company's check for \$1,500 on Policy No. 771,529, made payable to the estate of Ida H. Johnston, James Johnston, guardian. This policy was in force only thirty days, and you will please accept my sincere thanks for the prompt payment.

Yours very truly, JAMES JOHNSTON.